# **Credit card Customer Report**

# Key Metrics Overview

Total Revenue: \$55.3M

• Total Interest: \$7.8M

• Total Income: \$575.9M

• Customer Satisfaction Score (CSS): 3.2

These figures reflect strong revenue generation with a solid interest contribution. The CSS indicates moderate satisfaction, suggesting room for improvement in customer experience.

### Revenue Trends

- Weekly Revenue Fluctuations: Peaks observed in May 2023 (\$0.8M) and July 2023 (\$0.69M), while dips are seen in June and December 2023.
- Revenue is **seasonal** and requires targeted marketing during off-peak months.

# Demographic Insights

- By Age Group:
  - Adults dominate income share with \$43.99M (79.53%).
  - o Seniors contribute \$6.72M (12.15%).
  - Young Adults have the lowest contribution at \$4.6M (8.31%).
- By Gender:

o Males: \$30.22M revenue

Females: \$25.09M revenue

 Insight: Campaigns targeting male customers have slightly higher revenue impact.

## Customer Segments

### • Top Revenue-Generating Jobs:

o **Businessmen:** \$17.39M revenue, \$186.96M income

o White-collar: \$10.11M revenue, \$103.93M income

Self-employed: \$8.26M revenue, \$75.31M income

### • Top Income Group:

o **High income:** \$22M revenue

Low income: \$8M revenue

#### Marital Status

- Married customers contribute the highest revenue (\$13M) and income (\$15M).
- Singles also contribute significantly with a combined \$23M in revenue and income.

#### Top Performing States

- TX, NY, CA, FL, NJ are the top 5 states in terms of revenue.
  - Highest contributions: CA and NY (\$7M each)

# Dependents

- Customers with **2 and 3 dependents** contribute the most revenue.
- Customers with no dependents have the lowest contribution.

### **Key Takeaways**

- Focus marketing efforts on **Adult male customers in high-income jobs** especially **businessmen** and **white-collar workers**.
- Consider improving engagement with **female customers**, **young adults**, and **low-income groups** to unlock hidden potential.
- Revenue shows stability, but **seasonal peaks** can help optimize campaigns around high-performing months.